

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 16-28492-RG
Chapter: 7
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Brudny
9 Craig Place
Pompton Lakes, NJ 07442

Social Security No.:
xxx-xx-9649

Employer's Tax I.D. No.:

**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,
OF HEARING ON APPLICATIONS FOR COMPENSATION
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Rosemary Gambardella on:

DATE: September 10, 2019
TIME: 10:00 AM
LOCATION: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$26,500.00
TOTAL DISBURSEMENTS:	\$362.96
BALANCE ON HAND:	\$26,137.04

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

APPLICANT(S)
Steven P. Kartzman,
Trustee

COMMISSION OR FEES
\$3,400.00

EXPENSES
0.00

The trustee's application to abandon the following property will be heard and acted upon:
None

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: August 2, 2019

JAN: lc

Jeanne Naughton
Clerk

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael Brudny
 Debtor

Case No. 16-28492-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 192

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 Total Noticed: 29

Date Rcvd: Aug 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2019.

db #+Michael Brudny, 9 Craig Place, Pompton Lakes, NJ 07442-2407
 aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F,
 Morris Plains, NJ 07950-1287
 aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Morris Plains, NJ 07950-1287
 516416852 +Allied Interstate, PO Box 4000, Warrenton, VA 20188-4000
 516548810 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516416853 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 516416855 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 516416857 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516416858 +Citi, Pob 6241, Sioux Falls, SD 57117-6241
 516416860 +Fair Collections & Out, 12304 Baltimore Ave Ste, Beltsville, MD 20705-1314
 516416862 +James Brudny, c/o Cafiero & Kaufman, 3303 New Jersey Ave., PO Box 789,
 Wildwood, NJ 08260-0789
 516611696 +James J. Brudny, Jr., 2075 Marble Cliff Office Park, Columbus, OH 43215-1053
 516416865 +Nicholas Cove, Court Officer, PO Box 2961, Paterson, NJ 07509-2961
 516416867 +Peter Fish, Esq., Zwicker & Associates, PC, 1105 Laurel Oak Road, Ste. 136,
 Voorhees, NJ 08043-4312
 516416868 +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2019 23:16:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 02 2019 23:16:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 23:19:12 Synchrony Bank,
 c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
 516416854 +E-mail/Text: legal@arsnational.com Aug 02 2019 23:16:25 ARS National Services, Inc.,
 PO Box 469046, Escondido, CA 92046-9046
 516416856 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 02 2019 23:18:46
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
 516553202 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 02 2019 23:18:17
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 516416859 +E-mail/Text: mrdiscen@discover.com Aug 02 2019 23:15:44 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 516416861 +E-mail/Text: data_processing@fin-rec.com Aug 02 2019 23:16:24 Financial Recovery Svcs.,
 PO Box 385908, Minneapolis, MN 55438-5908
 516416863 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 02 2019 23:16:50 Midland Credit Management,
 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
 516416864 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 02 2019 23:16:50 Midland Funding,
 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 516416866 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 23:19:14 Old Navy/Gap Inc.,
 PO Box 965004, Orlando, FL 32896-5004
 516416869 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 23:19:12 Synch/walmart Dc, Po Box 965024,
 Orlando, FL 32896-5024
 516417883 E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 23:19:12 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 516653758 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 23:18:41 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin
Form ID: 192

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Total Noticed: 29

Date Rcvd: Aug 02, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2019 at the address(es) listed below:

Andrea Dobin on behalf of Creditor James Brudny, Jr. adobin@msbnj.com
Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net
Rebecca Ann Solarz on behalf of Creditor Wilimington Trust, National Association, as
successor Trustee to Ciitibank, N.A. as Trustee of Structured Asset Mortgage Investments II Inc.,
Bear Stearns ARM Trust, Mortgage Pass-Through Certificates rsolarz@kmlawgroup.com
Robert J. Stack on behalf of Debtor Michael Brudny robstackbankruptcy@yahoo.com,
robjstack@aol.com
Steven P. Kartzman on behalf of Attorney Mellinger, Sanders & Kartzman, LLC
kartztee@optonline.net, jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfbis.com;jloewenstein@msklaw.net

TOTAL: 7